

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD D. WYNCOOP

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21173

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/28/2017 and confirmed on 6/8/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		177,820.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		177,820.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,200.00	
Trustee Fee	8,252.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,452.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	THE MONEY SOURCE INC Acct: 2240	62,326.93	62,326.93	0.00	62,326.93
	THE MONEY SOURCE INC Acct: 2240	139.95	139.95	0.00	139.95
	QUANTUM3 GROUP LLC AGNT - STERLIN Acct: 5633	4,830.13	4,830.13	0.00	4,830.13
	CLEARVIEW FCU** Acct: 2474	0.00	42,212.00	0.00	42,212.00
	CLEARVIEW FCU** Acct: 2474	0.00	41,053.00	0.00	41,053.00
					150,562.01

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	RICHARD D. WYNCOOP Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,200.00	3,200.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 9013	698.96	698.96	0.00	698.96
					698.96

Unsecured					
	MIDLAND FUNDING LLC Acct: 3600	8,285.07	924.61	0.00	924.61
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 1734	29,719.16	3,316.66	0.00	3,316.66
	BARCLAYS BANK DELAWARE Acct: 6221	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 3107	3,316.33	370.10	0.00	370.10
	CLEARVIEW FCU** Acct: 2474	7,688.44	858.03	0.00	858.03
	FIFTH THIRD BANK	7,555.27	843.17	0.00	843.17

17-21173

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7819				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 7867				
	CAPITAL ONE NA**	134.62	15.02	0.00	15.02
	Acct: 1834				
	LVNV FUNDING LLC, ASSIGNEE	27,232.61	3,039.16	0.00	3,039.16
	Acct: 1415				
	GRASSY SPRAIN GROUP INC	15,905.42	1,775.04	0.00	1,775.04
	Acct: 7149				
	MIDLAND FUNDING LLC	4,670.13	521.19	0.00	521.19
	Acct: 3259				
	MERRICK/CWS	7,331.12	818.15	0.00	818.15
	Acct: 0820				
	HOME DEPOT LOAN SERVICES	22,451.69	2,505.61	0.00	2,505.61
	Acct: 6608				
	MIDLAND FUNDING LLC	1,077.38	120.24	0.00	120.24
	Acct: 3736				
	WESTERN RESERVE HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 6661				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 9013				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	VICKIE MILLER	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AVANT CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	LOANDEPOT	0.00	0.00	0.00	0.00
	Acct:				
	HOME DEPOT CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct:				
					15,106.98
TOTAL PAID TO CREDITORS					166,367.95
TOTAL CLAIMED					
	PRIORITY	698.96			
	SECURED	67,297.01			
	UNSECURED	135,367.24			

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

RICHARD D. WYNCOOP

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21173

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Richard D. Wyncoop
Debtor

Case No. 17-21173-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 28, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	#+ Richard D. Wyncoop, 735 Woodlawn Dr., Washington, PA 15301-2835
14389691	Fifth Third Bank Mastercard, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14634499	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
14673254	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403
14736743	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
14389695	+ Lending Club & WebBank, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14409706	+ Loan Depot, PO Box 504125, San Diego, CA 92150-4125
14409707	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14633790	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14389698	Nationwide Visa, c/o Nationwide Bank, PO Box 660173, Dallas, TX 75266-0173
14389699	The Home Depot, PO Box 530584, Atlanta, GA 30353-0584
14409712	+ The Home Depot, PO Box 29429, Atlanta, GA 30359-0429
15050983	+ The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450-6755
14409714	Western Reserve Hospital, 1990 23rd Street, Cuyahoga Falls, OH 44223

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14389682	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:35	Amazon.com, c/o Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
14389683	Email/Text: bk@avant.com	Mar 28 2022 23:39:00	Avant, PO Box 9183380, Chicago, IL 60691-3380
14389684	+ Email/Text: bk@avant.com	Mar 28 2022 23:39:00	Avant, 222 North La Salle Street, Suite 1700, Chicago, IL 60601-1101
14389685	Email/Text: BarclaysBankDelaware@tsico.com	Mar 28 2022 23:39:00	Barclay's Bank, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14409697	+ Email/Text: bknotifications@cishomeloans.com	Mar 28 2022 23:39:00	CIS Financial Services, Inc., CIS Home Loans, PO Box 1906, Hamilton, AL 35570-1906
14697309	+ Email/Text: bknotifications@cishomeloans.com	Mar 28 2022 23:39:00	CIS Financial Services, Inc., 851 Military St. N, Hamilton, AL 35570-3140
14389687	+ Email/Text: bknotifications@cishomeloans.com	Mar 28 2022 23:39:00	CIS Financial Services, Inc., & CIS Home Loans, PO Box 1906, Hamilton, AL 35570-1906
14389686	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2022 23:41:26	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14637228	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 28 2022 23:41:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14652385	Email/PDF: bncnotices@becket-lee.com	Mar 28 2022 23:41:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14389688	+ Email/Text: bankruptcy@clearviewfcu.org		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 28, 2022

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Total Noticed: 41

		Mar 28 2022 23:39:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14400656	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Mar 28 2022 23:39:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14389692	Email/Text: bnc-bluestem@quantum3group.com	Mar 28 2022 23:39:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14635207	+ Email/Text: bankruptcy@greenskycredit.com	Mar 28 2022 23:38:00	Home Depot Loan Services, 1797 N. E. Expressway, Suite 100, Atlanta, GA 30329-2451
14389693	Email/Text: BKRMailOPS@weltman.com	Mar 28 2022 23:39:00	JB Robinson Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14680818	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2022 23:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14389694	Email/Text: PBNCNotifications@peritussservices.com	Mar 28 2022 23:38:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14662732	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2022 23:41:22	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745452	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2022 23:41:22	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14389697	Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:27	Lowe's, c/o Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14688420	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2022 23:39:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14964575	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 28 2022 23:41:17	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14409710	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2022 23:39:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14390958	+ Email/PDF: rmscedi@recoverycorp.com	Mar 28 2022 23:41:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14401935	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14399217	Email/Text: bnc-quantum@quantum3group.com	Mar 28 2022 23:39:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
15050983	+ Email/Text: BK@servicingdivision.com	Mar 28 2022 23:39:00	The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450-6755
14389700	Email/PDF: gecsed@recoverycorp.com	Mar 28 2022 23:41:18	Walmart, c/o Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CIS Financial Services, Inc.
cr		CIS Financial Services, Inc. dba CIS Home Loans
cr		THE MONEY SOURCE INC.
cr		The Money Source Inc.
14389696		Loan Depot
cr	*+	First Associates Loan Servicing, LLC, as agent for Loan Depot LLC, PO Box 503430, San Diego, CA 92150-3430
cr	*	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14409692	*	Amazon.com, c/o Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016

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Page 3 of 4

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14409693	*	Avant, PO Box 9183380, Chicago, IL 60691-3380
14409694	*+	Avant, 222 North La Salle Street, Suite 1700, Chicago, IL 60601-1101
14409695	*	Barclay's Bank, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14409696	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14409698	*+	Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212
14389689	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14389690	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409699	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409700	*	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14409701	*	Fifth Third Bank Mastercard, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14409702	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14409703	*	JB Robinson Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14409704	*	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14409705	*+	Lending Club & WebBank, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14409708	*	Lowe's, c/o Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14409709	*	Nationwide Visa, c/o Nationwide Bank, PO Box 660173, Dallas, TX 75266-0173
14409711	*	The Home Depot, PO Box 530584, Atlanta, GA 30353-0584
14409713	*	Walmart, c/o Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 5 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor CIS Financial Services Inc. dba CIS Home Loans ecfmail@mwc-law.com
Jerome B. Blank	on behalf of Creditor The Money Source Inc. pawb@fedphe.com
Kenneth Steidl	on behalf of Debtor Richard D. Wyncoop julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Marisa Myers Cohen	on behalf of Creditor CIS Financial Services Inc. ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor The Money Source Inc. pawb@fedphe.com
Thomas Song	

District/off: 0315-2

User: auto

Page 4 of 4

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Total Noticed: 41

on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com

TOTAL: 9